

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**LEE THOMAS DIXON and JANET LEE
DIXON**

Case No. 10-80636

a/k/a BLUE DIXON, JANET FERGUSON
FERGUSON, JANET L FERGUSON,
JEANNETTE DIXON, JANET FERGUSON
COWAN

S.S. Nos.: xxx-xx-8120 and xxx-xx-5984

Mailing Address: 2225 EVETON LN, Sanford, NC 27330-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on April 12, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 24, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/6/10

LastName-SS#: Dixon-810

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Jonesboro Fitness		Health Spa Membership
	Lee County Tax	1	House & Lot

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See t)
	Jonesboro Fitness			**
	Lee County Tax			**
				**
				**
				**
	Nationwide Advantage		\$10,153	**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Nationwide Advantage		\$756	N/A	n/a	\$756.00	House & Lot:
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS a FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS a 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Security Financial		\$2,799	5.00	\$28	\$63.49	2002 Chevrolet Malibu
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		\$2,838
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI= None(\$0)		None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,142** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **6.43** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD

WILLIAM MCDONALD

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Charter-Sanford
301 East Cornelius Harnett Blvd.
Lillington, NC 27546-6285

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Bureau of Greensboro
Post Office Box 26140
Greensboro, NC 27402-0040

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Absolute Collection Service
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Credit Protection
Post Office Box 802068
Dallas, TX 75380-2068

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Advanced Care for Women
c/o The Speight Law Firm, P.C.
1906 Guess Road
Durham, NC 27705

First National Bank of Marin
c/o Imperial
2300 Clayton Road
Suite 200
Concord, CA 94520

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

All Animals Veterinary Hospital
101 Animal Avenue
Sanford, NC 27330

IC Systems
Post Office Box 64437
Saint Paul, MN 55164-0437

Experian
P.O. Box 2002
Allen, TX 75013-2002

Alltel
c/o AFNI, Inc.
Post Office Box 3427
Bloomington, IL 61702-3427

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Central Carolina Hospital
1135 Carthage Street
Sanford, NC 27330

JL Walston & Associates
Dept 356
Post Office Box 4115
Concord, CA 94524

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Central Emergency Physicians
Post Office Box 281161
Atlanta, GA 30384-1161

Jonesboro Fitness
114 Main Street
Sanford, NC 27330

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Charter-Sanford
2516 Fayetteville Street
Sanford, NC 27332

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Lee County Tax Collector 106 Hillcrest Drive P.O. Box 1968 Sanford, NC 27331-1968	Sallie Mae Financial 5629 Oleander Drive Suite 105 Wilmington, NC 28403	Stern and Associates. PA 415 North Edgeworth Street Suite #210 Greensboro, NC 27401
Lowe's Post Office Box 981400 El Paso, TX 79998-1400	Sanford Medical Group 555 Carthage Street Sanford, NC 27330	Syndicated Office Systems Attn: CRU Post Office Box 66051 Anaheim, CA 92816-6051
National Acceptance Company 1500 South Horner Boulevard Sanford, NC 27330	Sanford Sandhills Emergency Physicians Post Office Box 48305 Jacksonville, FL 32247-8305	Ultra Imaging, LLC Post Office Box 63181 Charlotte, NC 28263-3181
Nationwide Advantage Mortgage Post Office Box 919000 Des Moines, IA 50391-9000	Sanford Surgical Specialties c/o J.L Walston & Associates, Inc. 1107 W Main Street Ste 201 Durham, NC 27701	UNC Hospitals Patient Accounts Services Attn: Bankruptcy Department 211 Friday Center Drive Chapel Hill, NC 27517
Nissan Motor Acceptance Corp. Post Office Box 660366 Dallas, TX 75266-0366	Security Post Office Box 3146 Spartanburg, SC 29304-3146	UNC Physicians & Associates Attn: Bankruptcy Coordinator Post Office Box 168 Chapel Hill, NC 27514-0168
North Carolina Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000	Security Financial Services 1668 South Horner Boulevard Sanford, NC 27330	US Attorney's Office Middle District Post Office Box 1858 Greensboro, NC 27502-1858
North Carolina Dept of Revenue Post Office Box 1168 Raleigh, NC 27602-1168	Michelle Iris Singletary 107 N. Fifteenth Street Sanford, NC 27330	
Nathan Carr Pulkingham, MD PA Post Office Box 1259 Department 12867 Oaks, PA 19456-1259	Spectrum Laboratory Post Office Box 35907 Greensboro, NC 27425-5907	
Harris Lee Russell 1110 Lawsonville Avenue Reidsville, NC 27320	State Farm Mutual Automobile Ins 1500 State Farm Boulevard Charlottesville, VA 22909-0001	